

B1 (Official Form 1)(1/08)

United States Bankruptcy Court Western District of North Carolina		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Kennedy, Nathan Taylor		Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): See Attachment		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-2248		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 6101 Riverview Pkwy. Braselton, GA <div style="text-align: right; font-size: small;">ZIP Code 30517</div>		Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right; font-size: small;">ZIP Code</div>
County of Residence or of the Principal Place of Business: Hall		County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <div style="display: flex; justify-content: space-between; font-size: small;"> <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000 </div>		
Estimated Assets <div style="display: flex; justify-content: space-between; font-size: small;"> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion </div>		
Estimated Liabilities <div style="display: flex; justify-content: space-between; font-size: small;"> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion </div>		

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Kennedy, Nathan Taylor**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

- None -

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X

Signature of Attorney for Debtor(s)

(Date)

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Kennedy, Nathan Taylor

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Nathan Taylor Kennedy

Signature of Debtor **Nathan Taylor Kennedy**

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

September 25, 2008

Date

Signature of Attorney*

X /s/ Terry M. Duncan NC #

Signature of Attorney for Debtor(s)

Terry M. Duncan NC # 22704

Printed Name of Attorney for Debtor(s)

Terry M. Duncan

Firm Name

**1100 Independence Tower
4801 E. Independence Blvd.
Charlotte, NC 28212**

Address

704-563-1224

Telephone Number

September 25, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

In re Nathan Taylor Kennedy,
Debtor

Case No. _____

FORM 1. VOLUNTARY PETITION

Other Names Attachment

All Other Names used by Debtor in the last 8 years:

1. FDBA Laurus Funding Group
2. FDBA Laurus Realty Group
3. FDBA The Laurus Companies
4. FDBA Laurus Insurance
5. FDBA Laurus Consulting, LLC
6. FDBA NTK I LLC
7. FDBA T. Salvatore & Co.
8. FDBA Coastal Venture Group
9. FDBA Pacific Capital Mortgage
10. FDBA Laurus Builders, LLC
11. DBA Kennedy Marketing Systems
12. FDBA Hawthorne Investment Group LLC
13. FDBA Coastal Security Services, Inc.
14. FDBA Tranquil Surf, Inc

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Western District of North Carolina

In re Nathan Taylor Kennedy

Debtor(s)

Case No.

Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Nathan Taylor Kennedy
Nathan Taylor Kennedy

Date: September 25, 2008

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
Western District of North Carolina

In re **Nathan Taylor Kennedy**,
Debtor

Case No. _____

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	1,500,000.00		
B - Personal Property	Yes	4	3,949.53		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		2,208,568.17	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		2,565.25	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	14		285,437.03	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,650.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,630.00
Total Number of Sheets of ALL Schedules		30			
Total Assets			1,503,949.53		
Total Liabilities				2,496,570.45	

United States Bankruptcy Court
Western District of North Carolina

In re **Nathan Taylor Kennedy**,
Debtor

Case No. _____

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6A (Official Form 6A) (12/07)

In re **Nathan Taylor Kennedy**

Case No. _____

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence and Land Located at: 2500 Cranbrook Lane, #8 Charlotte, NC 28207 WILL SURRENDER	Fee Simple	-	170,000.00	170,511.49
Home and Land Located at: 400 McDonald Ave Charlotte, NC 28203 WILL SURRENDER	Fee Simple	-	750,000.00	813,024.13
Home and Land Located at: 221 Circle Ave Charlotte, NC 28207 WILL SURRENDER-Home is only partially completed	Fee Simple	-	400,000.00	965,032.55
Home and Land Located at: 28 Tropicana Pkwy, Unit E Cape Coral, FL WILL SURRENDER	Fee Simple	-	180,000.00	260,000.00

Sub-Total > **1,500,000.00** (Total of this page)

Total > **1,500,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re **Nathan Taylor Kennedy**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on Hand	-	10.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		RBC Centura Business Account xxxxxx6991	-	914.44
		Wachovia Checking Account 6611 - negative \$58.25	-	0.00
		Bank of America Checking 5533, negative \$519.09	-	0.00
		Bank of America Saving 5990	-	1.00
		Wachovia Business Checking 7213 - Laurus Builders	-	115.00
		ING Direct Savings 5901	-	57.09
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		2 couches, 2 stools, bedroom set, TV, desk, computer, washer/dryer, printer	-	1,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		5 pairs of pants, 3 suits, 10 shirts, 2 coats, 5 pairs of shoes	-	500.00
7. Furs and jewelry.		Movado watch	-	200.00
8. Firearms and sports, photographic, and other hobby equipment.		football, basketball, set of golf clubs	-	300.00

Sub-Total > **3,597.53**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Nathan Taylor Kennedy**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		100 shares Kennedy Marketing Systems - no value	-	1.00
		100 shares of Laurus Funding Group, Inc. - insolvent	-	1.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		None of the businesses have accounts receivable	-	0.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			

Sub-Total > **2.00**
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re Nathan Taylor Kennedy, Case No. _____
Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		computer, printer, fax	-	350.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			

Sub-Total > **350.00**
(Total of this page)

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re Nathan Taylor Kennedy,
Debtor

Case No. _____

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sheet 3 of 3 continuation sheets attached
to the Schedule of Personal Property

Sub-Total > **0.00**
(Total of this page)
Total > **3,949.53**

(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

In re **Nathan Taylor Kennedy**

Case No. _____

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand			
Cash on Hand	N.C. Gen. Stat. § 1C-1601(a)(2)	10.00	10.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
RBC Centura Business Account xxxxxx6991	N.C. Gen. Stat. § 1C-1601(a)(2)	914.44	914.44
Wachovia Checking Account 6611 - negative \$58.25	N.C. Gen. Stat. § 1C-1601(a)(2)	971.00	0.00
Bank of America Checking 5533, negative \$519.09	N.C. Gen. Stat. § 1C-1601(a)(2)	1.00	0.00
Bank of America Saving 5990	N.C. Gen. Stat. § 1C-1601(a)(2)	1.00	1.00
Wachovia Business Checking 7213 - Laurus Builders	N.C. Gen. Stat. § 1C-1601(a)(2)	115.00	115.00
ING Direct Savings 5901	N.C. Gen. Stat. § 1C-1601(a)(2)	57.09	57.09
Household Goods and Furnishings			
2 couches, 2 stools, bedroom set, TV, desk, computer, washer/dryer, printer	N.C. Gen. Stat. § 1C-1601(a)(4)	1,500.00	1,500.00
Wearing Apparel			
5 pairs of pants, 3 suits, 10 shirts, 2 coats, 5 pairs of shoes	N.C. Gen. Stat. § 1C-1601(a)(4)	500.00	500.00
Furs and Jewelry			
Movado watch	N.C. Gen. Stat. § 1C-1601(a)(2)	200.00	200.00
Firearms and Sports, Photographic and Other Hobby Equipment			
football, basketball, set of golf clubs	N.C. Gen. Stat. § 1C-1601(a)(2)	300.00	300.00
Stock and Interests in Businesses			
100 shares Kennedy Marketing Systems - no value	N.C. Gen. Stat. § 1C-1601(a)(2)	1.00	1.00
100 shares of Laurus Funding Group, Inc. - insolvent	N.C. Gen. Stat. § 1C-1601(a)(2)	1.00	1.00
Office Equipment, Furnishings and Supplies			
computer, printer, fax	N.C. Gen. Stat. § 1C-1601(a)(2)	350.00	350.00

Total:	4,921.53	3,949.53
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0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Nathan Taylor Kennedy**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 08CVS6518			Judgment Lien					
Adsol Construction, Inc. c/o Erwin and Eleazer, PA 831 E. Morehead Street Ste 840 Charlotte, NC 28202		-	Home and Land Located at: 400 McDonald Ave Charlotte, NC 28203 WILL SURRENDER				34,918.71	0.00
Account No. xxxxxxx2877			First Mortgage					
American Servicing Company Attn: Bankruptcy PO Box 10388 Des Moines, IA 50306-0388		-	Residence and Land Located at: 2500 Cranbrook Lane, #8 Charlotte, NC 28207 WILL SURRENDER				133,000.00	0.00
Account No. xxxxxx0115			First Mortgage					
BB&T Attn: Bankruptcy PO Box 580302 Charlotte, NC 28258		-	Home and Land Located at: 221 Circle Ave Charlotte, NC 28207 WILL SURRENDER-Home is only partially completed				956,105.85	0.00
Account No. xxxxxx0858			Home Equity LOC					
Citibank Att: Bankruptcy Po Box 6000 The Lakes, NV 89663		-	Residence and Land Located at: 2500 Cranbrook Lane, #8 Charlotte, NC 28207 WILL SURRENDER				34,646.03	0.00
Subtotal (Total of this page)							1,158,670.59	0.00

2 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re Nathan Taylor Kennedy
Debtor

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 0815			2008					
City County Tax Collector			Tax Lien					
Attn: Bankruptcy			Home and Land Located at:					
PO Box 31637			221 Circle Ave					
Charlotte, NC 28231		-	WILL SURRENDER-Home is only partially completed					
			Value \$ 400,000.00				5,423.04	0.00
Account No. 1844			2008					
City County Tax Collector			Tax Lien					
Attn: Bankruptcy			Residence and Land Located at:					
PO Box 31637			2500 Cranbrook Lane, #8					
Charlotte, NC 28231		-	WILL SURRENDER					
			Value \$ 170,000.00				2,125.46	0.00
Account No. 2432			2008					
City County Tax Collector			Tax Lien					
Attn: Bankruptcy			Home and Land Located at:					
PO Box 31637			400 McDonald Ave					
Charlotte, NC 28231		-	WILL SURRENDER					
			Value \$ 750,000.00				6,105.42	0.00
Account No. xxxxxxx8124			First Mortgage					
National City			Home and Land Located at:					
Attn: Bankruptcy			400 McDonald Ave					
PO Box 1821			Charlotte, NC 28203					
Dayton, OH 45482		-	WILL SURRENDER					
			Value \$ 750,000.00				772,000.00	28,105.42
Account No. 08CVD1987			Judgment Lien					
The Building Center			Home and Land Located at:					
c/o Thomas Rallings, Jr & James			221 Circle Ave					
Fretwell			Charlotte, NC 28207					
Ralling & Associates, PLLC		-	WILL SURRENDER-Home is only partially completed					
3121 Springbank Lane, Suite C								
Charlotte, NC 28226			Value \$ 400,000.00				3,503.66	3,503.66
Subtotal							789,157.58	31,609.08
(Total of this page)								

Sheet 1 of 2 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re Nathan Taylor Kennedy,
Debtor

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. Kennedy, Nathan			Homeowners Association Dues					
The Villages of Eastover/Meca Attn: Bankruptcy 1815 S. Tryon Street, STE D Charlotte, NC 28203		-	Residence and Land Located at: 2500 Cranbrook Lane, #8 Charlotte, NC 28207 WILL SURRENDER					
			Value \$ 170,000.00				740.00	511.49
Account No. xxxxxx3033			First Mortgage					
Wells Fargo Attn: Bankruptcy PO Box 11701 Newark, NJ 07101		-	Home and Land Located at: 28 Tropicana Pkwy, Unit E Cape Coral, FL WILL SURRENDER					
			Value \$ 180,000.00				260,000.00	0.00
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							260,740.00	511.49
Total (Report on Summary of Schedules)							2,208,568.17	32,120.57

Sheet 2 of 2 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Nathan Taylor Kennedy**

Case No. _____

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re Nathan Taylor Kennedy
Debtor

Case No. _____

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. xxxxxx2248 Mecklenburg County Tax Collector Attn: Bankruptcy PO Box 31637 Charlotte, NC 28231		-	2007 Property Taxes				1,228.00	0.00 1,228.00
Account No. xxxxxx2248 Mecklenburg County Tax Collector Attn: Bankruptcy PO Box 31637 Charlotte, NC 28231		-	2007 Vehicle Property Taxes				524.78	0.00 524.78
Account No. xxxxx2248 State of Hawaii State Tax Collector PO Box 259 Honolulu, HI 96809		-	2006 State Employment Taxes				812.47	0.00 812.47
Account No.								
Account No.								
Account No.								
Subtotal (Total of this page)							2,565.25	0.00 2,565.25
Total (Report on Summary of Schedules)							2,565.25	0.00 2,565.25

Sheet 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6F (Official Form 6F) (12/07)

In re **Nathan Taylor Kennedy**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Kennedy, Nathan			Judgment				34,918.71
Adsol Construction c/o Erwin & Eleazer 831 E. Morehead Street Ste 840 Charlotte, NC 28202		-					
Account No. Kennedy, Nathan			Service Provided for Business				5,900.00
All Pro Plumbing Attn: Bankruptcy 13000 F South Tryon St, Box 156 Charlotte, NC 28278		-					
Account No. mult. accts: 1000, 1003			Credit Card				12,515.13
American Express Attn: Bankruptcy Po Box 650448 Dallas, TX 75265		-					
Account No. 2001			credit card				497.00
American Express PO Box 981532 El Paso, TX 79998		-					
Subtotal (Total of this page)							53,830.84

13 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re Nathan Taylor Kennedy, Debtor Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 1691/Laurus Builders		Service Provided for Business				5,114.68
American Garage Door Attn: Bankruptcy 11028 Bailey Road, Suite A Cornelius, NC 28031	-					
Account No. xxxxxxxxxxx3700		Utility				93.50
ANEC Attn: Bankruptcy PO Box 290 Tasley, VA 23441	-					
Account No. xxxxxxx4176		Expired Phone Utility				52.72
ART Attn: Bankruptcy 1150 Calle Cordillera Ste B San Clemente, CA 92673	-					
Account No. 3644		Credit card				7,595.42
Bank of America Attn: Bankruptcy Po Box 15710 Wilmington, DE 19886	-					
Account No. 2210		credit card				8,876.79
Bank of America PO Box 15726 Wilmington, DE 19886-5726	-					
Sheet no. <u>1</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						21,733.11

B6F (Official Form 6F) (12/07) - Cont.

In re Nathan Taylor Kennedy, Case No. _____
Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 0553 Bank of America PO Box 15710 Wilmington, DE 19886-5710	-	credit card				4,490.29
Account No. 5533 Bank of America PO Box 25118 Tampa, FL 33622-5118	-	negative balance				507.19
Account No. xxxxx4592 Brinks Home Security Attn: Bankruptcy PO Box 70834 Charlotte, NC 28272	-	Home Security System Debt				104.97
Account No. xxxxxxxxxxxx0388 Carolina Computer Partners Attn: Bankruptcy 8929 JM Keynes Dr Ste 10 Charlotte, NC 28262	-	Service Provided				766.54
Account No. Kennedy, Nathan Christopher DeBlauw Attn: Bankruptcy 1055 Dorsey Rd Glen Burnie, MD 21061	-	Personal Loan				4,000.00
Sheet no. <u>2</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 9,868.99

B6F (Official Form 6F) (12/07) - Cont.

In re Nathan Taylor Kennedy, Case No. _____
Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx5576		Credit Card				
Citi Business Att: Bankruptcy PO Box 183062 Columbus, OH 43218	-					5,813.89
Account No. 2222,2216,1308,2386		Utilities				
City of Charlotte Attn: Bankruptcy PO Box 33831 Charlotte, NC 28233	-					220.40
Account No. Laurus Builders		business debt				
Clean X Corp. PO Box 1110 Cornelius, NC 28031	-					3,200.00
Account No. xxxx9541		Judgment				
Community Mtg. Network of FL Attn: Bankruptcy 400 SE 6th Street Fort Lauderdale, FL 33301	-					5,000.00
Account No. Kennedy, Nathan		Computer Maint.				
Compudoctor Attn: Bankruptcy 3809 Independence Blvd Charlotte, NC 28205	-					1,175.50
Sheet no. <u>3</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 15,409.79

B6F (Official Form 6F) (12/07) - Cont.

In re Nathan Taylor Kennedy, Case No. _____
Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxx4786 Countrywide Home Loans Attn: Bankruptcy PO Box 660625 Dallas, TX 75266		Home and Land Located at: 11 N. Park Row, Unit D Cape Charles, VA - Foreclosed property - deficiency amount unknown				Unknown
Account No. xxxxx4810 Countrywide Home Loans Attn: Bankruptcy PO Box 660625 Dallas, TX 75266		Home and Land Located at: 11 N. Park Row, Unit D Cape Charles, VA - Foreclosed				56,598.65
Account No. xxxxxxxxxx Craig Proctor Productions Attn: Bankruptcy 11 Stellar Drive Newmarket, Ontario, Canada L3Y-7B8		Expired Lease -				7,976.00
Account No. xxxxx1096 DHL Express Attn: Bankruptcy 14097 Collection Center Dr Chicago, IL 60693		Shipping for Business -				203.17
Account No. 4724,7264,1195,1181,8747,8712 Duke Energy Attn: Bankruptcy PO Box 70515 Charlotte, NC 28272		Utilities -				456.01
Sheet no. <u>4</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 65,233.83

B6F (Official Form 6F) (12/07) - Cont.

In re Nathan Taylor Kennedy, Case No. _____
Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. Laurus Funding Group		-	technology services				220.00	
FannieMae Attn: Lockbox 403207 6000 Feldwood Road Atlanta, GA 30349								
Account No. xxxxx7240/0354		-	Shipping for Business				88.47	
FedEx Attn: Bankruptcy PO Box 371461 Pittsburgh, PA 15250								
Account No. xxxxx0694		-	Service Provided				27.00	
First American Flood Data Attn: Bankruptcy 11902 Burnet Rd Ste 400 Austin, TX 78758								
Account No. Kennedy, Nathan		-	Services Provided				1,000.00	
Fitzpatrick Engineering Attn: Bankruptcy 19520 W. Catwaba Ave Suite 311 Cornelius, NC 28031								
Account No. 8025		-	insurance				813.33	
Geico One Geico Plaza Bethesda, MD 20810-0001								
Sheet no. <u>5</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	2,148.80

B6F (Official Form 6F) (12/07) - Cont.

In re **Nathan Taylor Kennedy**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxx99HX Genworth Financial Attn: Bankruptcy PO box 277231 Atlanta, GA 30384	-	Service Provided				105.00
Account No. xxxxx8160 Hanover Ins. Group Attn: Bankruptcy PO Box 4031 Woburn, MA 01888	-	Business Insurance				112.00
Account No. xxxxxxxxxxxx4359/4458 Hawaiian Telecom Attn: Bankruptcy PO Box 30770 Honolulu, HI 96820	-	phone				4,179.41
Account No. xxxxxxxxxx0995 Household Bank Attn: Bankruptcy PO Box 5222 Carol Stream, IL 60197	-	Credit Card				473.57
Account No. xxxxxxxxxx IKON Financial Services Attn: Bankruptcy PO Box 740540 Atlanta, GA 30374	-	Rejected Lease				1,286.30
Sheet no. <u>6</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 6,156.28

B6F (Official Form 6F) (12/07) - Cont.

In re Nathan Taylor Kennedy, Case No. _____
Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Kennedy, Nathan		Design Work				1,235.70
Kathy Rose Attn: Bankruptcy 19007 Callaway Hills Davidson, NC 28036	-					
Account No. xxxxxxxxxxxx1098		Credit Pulls				18.00
Landsafe Attn: Bankruptcy PO Box 650530 Dallas, TX 75265	-					
Account No. xx6002		Appraisal Fee				350.00
Maya Appraisal Srv. Attn: Bankruptcy PO Box 1292 Holly Springs, NC 27540	-					
Account No. Kennedy, Nathan		Permit Fees				986.00
Mecklenburg County Land Us & Enviro. Svc Attn: Bankruptcy PO Box 31637 Charlotte, NC 28231	-					
Account No. 0262		appraisal work				350.00
Meyer Residential Appraisals, Inc. EC Meyer PO Box 1292 Holly Springs, NC 27540	-					
Sheet no. <u>7</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 2,939.70

B6F (Official Form 6F) (12/07) - Cont.

In re Nathan Taylor Kennedy, Case No. _____
Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx9135 Montgomery Ins. Attn: Bankruptcy PO Box 2056 Keene, NH 03431	-	Insurance				100.50
Account No. xxxx3026 National City Mortgage Attn: Bankruptcy PO Box 533540 Atlanta, GA 30353	-	Home and Land Located at: 22365 Plum Tree Rd Cape Charles, VA - Foreclosed home - deficiency amount unknown				Unknown
Account No. Kennedy, Nathan North Shore Market Place Attn: Bankruptcy PO Box 3467 Honolulu, HI 96801	-	Expired Lease				2,890.04
Account No. Kennedy, Nathan Osborne Brothers Attn: Bankruptcy PO Box 2103 Huntersville, NC 28070	-	Service Provided for Business				4,500.00
Account No. xx8221 Paetec Attn: Bankruptcy 600 Willow Brook Office Fairport, NY 14450	-	Expired Phone/Internet				5,531.78
Sheet no. <u>8</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 13,022.32

B6F (Official Form 6F) (12/07) - Cont.

In re Nathan Taylor Kennedy, Case No. _____
Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Kennedy, Nathan Park Place Condo Assoc. Attn: Sid Markwith 11739 Ridgeway Park Dr. Charlotte, NC 28277	-	Home and Land Located at: 11 N. Park Row, Unit D Cape Charles, VA - Foreclosed				600.00
Account No. xxx2171 PAT Live Attn: Bankruptcy 2639 N. Monroe Street Cedars Blvdg B, Suite 200 Tallahassee, FL 32303	-	Expired Phone Utility				146.69
Account No. xxxxxx1783 Peerless Ins. Company Attn: Bankruptcy 62 Maple Ave Keene, NH 03431	-	Insurance Bill				100.50
Account No. xxxxxxxxx2003 Piedmont Natural Gas Attn: Bankruptcy PO Box 533500 Atlanta, GA 30353	-	Utility				34.88
Account No. Nathan Kennedy Professional Fitness Attn: Bankruptcy 7413 Six Forks Rd Suite 363 Raleigh, NC 27615	-	Expired Lease				4,000.00
Sheet no. <u>9</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 4,882.07

B6F (Official Form 6F) (12/07) - Cont.

In re **Nathan Taylor Kennedy**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 1866		business expense - debtor is personal guarantor				9,160.26
Progressive Lighting/Lee Lighting PO Box 999 Braselton, GA 30517-0017	-					
Account No. Kennedy, Nathan		Civil Judgment				0.00
Rallings & Assoc./The Building Place Attn: Bankruptcy 3121 Spring Bank Lane STE C Charlotte, NC 28226	-					
Account No. Kennedy, Nathan		Appraisal Fee				226.00
Rice Appraisal Group Attn: Bankruptcy 1848 Briarcrest Dr Charlotte, NC 28269	-					
Account No. CHAR2277		business expesne				4,219.49
Roofing Supply of Charlotte 1600 Westinghouse Blvd. Charlotte, NC 28273	-					
Account No. Kennedy, Nathan		Service Provided				231.06
Steve Rizzolo Lawn & Home Srvc Attn: Bankruptcy 513 NW 27th Terr. Cape Coral, FL 33993	-					
Sheet no. 10 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 13,836.81

B6F (Official Form 6F) (12/07) - Cont.

In re Nathan Taylor Kennedy, Case No. _____
Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.				
Account No. Kennedy, Nathan		Personal Guarantor on Windows				
Stock Building Supply Attn: Bankruptcy 8800 Monroe Rd Charlotte, NC 28212	-					4,574.26
Account No. 221 Circle Avenue; Charlotte		windows for property - no lien				
Stock Building Supply 8020 Arco Corporate Drive Raleigh, NC 27617	-					4,574.26
Account No. xxxxxxxxxxxxxxxxxx0284		Line of Credit				
Suntrust Bank Attn: Bankruptcy Po Box 26202 Richmond, VA 23260	-					24,809.90
Account No. Kennedy, Nathan		Service Provided				
Tax DePot, LLC Attn: Bankruptcy 2960-B Penwick Lane Dunkirk, MD 20754	-					7,105.00
Account No. Laurus Funding		Work performed at 221 Circle Ave Charlotte, NC 28207				
The Remodeling Guy, Inc. 6304 Robinson Church Road Charlotte, NC 28215	-					8,685.00
Sheet no. <u>11</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 49,748.42

B6F (Official Form 6F) (12/07) - Cont.

In re Nathan Taylor Kennedy, Debtor Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Kennedy, Nathan The Rhinoceros Times Attn: Bankruptcy PO Box 1243 Charlotte, NC 28201	-	Advertising for Business				1,050.00
Account No. 12821 Thistlebrook Thor and Heather Colbert 12821 Thistlebrook Lane Huntersville, NC 28078	-	Lien on their home from lighting co.				4,901.02
Account No. 9136 Time Payment Corp Attn: Bankruptcy PO Box 3069 Woburn, MA 01888	-	Rejected Contract				9,210.75
Account No. 5120 Town of Cape Charles Attn: Utility Building 2 Plum Street Cape Charles, VA 23310	-	Utility				483.30
Account No. 0016/2243 Winthrop Turn Key Drywall Attn: Bankruptcy 4609 Old Mill Rd. Gastonia, NC 28056	-	Service Provided for Business				10,981.00
Sheet no. <u>12</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						26,626.07
Subtotal (Total of this page)						26,626.07

B6F (Official Form 6F) (12/07) - Cont.

In re Nathan Taylor Kennedy, Case No. _____
Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxxxxxxxxxx9001 Wells Fargo Attn: Bankruptcy PO Box 60510 Los Angeles, CA 90060		2003 BMW 745 Li VIN# WBAGN63403DR09089 92,000 miles - WILL SURRENDER				Unknown
Account No.						
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. <u>13</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) Total (Report on Summary of Schedules)
						0.00
						285,437.03

B6G (Official Form 6G) (12/07)

In re **Nathan Taylor Kennedy**

Case No. _____

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Craig Proctor Productions Attn: Bankruptcy 11 Stellar Drive Newmarket, Ontario, Canada L3Y-7B8	Coaching contract @ \$997 per month, contract expires 12/2009, currently 7 months behind
IKON Financial Services Attn: Bankruptcy PO Box 740540 Atlanta, GA 30374	Fax Machine lease @ \$67.70 per month, lease expires 1/2010, currently 2 months behind
Professional Fitness Attn: Bankruptcy 7413 Six Forks Rd Suite 363 Raleigh, NC 27615	Fitness Trainer @ \$400 per month, contract expires 9/2008, currently 4 months behind
Time Payment Group Attn: Bankruptcy PO Box 3069 Woburn, MA 01888	Computers lease @ \$614.05 per month, lease expires 8/2009, currently 2 months behind

B6H (Official Form 6H) (12/07)

In re Nathan Taylor Kennedy,
Debtor

Case No. _____

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
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0

_____ continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

In re **Nathan Taylor Kennedy**

Debtor(s)

Case No.

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Single	RELATIONSHIP(S): None.	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation	consultant	
Name of Employer	Kennedy Marketing	
How long employed	9 months	
Address of Employer	724 Pierson Dr. Charlotte, NC 28205	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

3. SUBTOTAL

\$ 0.00	\$ N/A
----------------	---------------

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify):

\$ 350.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 350.00	\$ N/A
------------------	---------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ -350.00	\$ N/A
-------------------	---------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance (Specify):

\$ 5,000.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

12. Pension or retirement income

13. Other monthly income

(Specify):

\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 5,000.00	\$ N/A
--------------------	---------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 4,650.00	\$ N/A
--------------------	---------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 4,650.00	
--------------------	--

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

In re Nathan Taylor Kennedy

Debtor(s)

Case No. _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>0.00</u>
a. Are real estate taxes included?	Yes <u> </u> No <u>X</u>		
b. Is property insurance included?	Yes <u> </u> No <u>X</u>		
2. Utilities:		\$	<u>0.00</u>
a. Electricity and heating fuel		\$	<u>0.00</u>
b. Water and sewer		\$	<u>150.00</u>
c. Telephone		\$	<u>0.00</u>
d. Other _____		\$	<u>0.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>0.00</u>
4. Food		\$	<u>400.00</u>
5. Clothing		\$	<u>50.00</u>
6. Laundry and dry cleaning		\$	<u>50.00</u>
7. Medical and dental expenses		\$	<u>30.00</u>
8. Transportation (not including car payments)		\$	<u>350.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>100.00</u>
10. Charitable contributions		\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)			
a. Homeowner's or renter's		\$	<u>0.00</u>
b. Life		\$	<u>0.00</u>
c. Health		\$	<u>0.00</u>
d. Auto		\$	<u>0.00</u>
e. Other _____		\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)			
(Specify) _____		\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)			
a. Auto		\$	<u>0.00</u>
b. Other _____		\$	<u>0.00</u>
c. Other _____		\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>3,500.00</u>
17. Other _____		\$	<u>0.00</u>
Other _____		\$	<u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	<u>4,630.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:			

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<u>4,650.00</u>
b. Average monthly expenses from Line 18 above	\$	<u>4,630.00</u>
c. Monthly net income (a. minus b.)	\$	<u>20.00</u>

In re Nathan Taylor Kennedy Case No. _____
Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Attachment A

Kennedy Marketing Systems, Inc.

Marketing	\$1300
Office Supplies	\$ 600
Postage and Printing	\$ 300
Travel & Entertainment	\$ 600
Telephone	\$ 300
Insurance	\$ 200
Professional Fees	\$ 200
Total	\$3500

Debtor will live with friend until able to afford his own place.

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court
Western District of North Carolina

In re **Nathan Taylor Kennedy**
Debtor(s)

Case No. _____
Chapter **7**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of
32 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **September 25, 2008**

Signature **/s/ Nathan Taylor Kennedy**
Nathan Taylor Kennedy
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/07)

**United States Bankruptcy Court
Western District of North Carolina**

In re **Nathan Taylor Kennedy**

Debtor(s)

Case No.

Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$0.00	YTD 2008: Income from Rental Property
\$80,178.55	YTD 2008: Kennedy Marketing Systems (profit of \$1,444.84)
\$1,000.00	YTD 2008: Benchmark Mortgage
\$424,293.92	YTD 2008 : Laurus Builders (loss of \$15815.13)
\$83,240.01	YTD 2008: Laurus Funding Group (proift of \$10,375.56)
\$79,943.00	FY 2007: Laurus Realty Group
\$37,639.00	FY 2007: Income from Rental Property (loss of \$14,913)
\$0.00	FY 2007: Laurus Builders, LLC (loss of \$4,350)
\$595,224.00	FY 2007: Laurus Funding Group, LLC (loss of \$65,279)

AMOUNT	SOURCE
\$25,500.00	FY 2006: DBA Nathan Kennedy (Broker)
\$80,000.00	FY 2006: Income from Rental Property
\$0.00	FY 2006: Laurus Builders, LLC
\$544,090.00	FY 2006: Laurus Funding Group, Inc (loss of \$12,473)
\$0.00	FY 2006: Laurus Realty Group
\$16,290.00	FY 2006: T. Salvatore & Co.
\$0.00	FY 2006: Laurus Insurance Company
\$0.00	FY 2006: The Laurus Companies, LLC
\$0.00	FY 2006: Laurus Consulting, LLC

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
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3. Payments to creditors

None ☐ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☐ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ☐ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Community Mortgage vs. Nathan Kennedy 08009541	Indebtedness	County Court, Broward County, FL	Judgment, \$5000.00
The Building Center, Inc vs. Relicon Companies Inc, and Nathan Kennedy 08CVD1987	Indebtedness	District Court, Mecklenburg County	Judgment, \$3,503.66
Adsol Construction, Inc vs. Nathan T Kennedy 08CVS6518	Indebtedness	Superior Court, Mecklenburg County	Judgment, \$34,918.71

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
National City Mortgage 3232 Newark Dr Miamisburg, OH 45342	5/2008	Home and land located at: 22365 Plum Tree Rd. Cape Charles, VA
Wells Fargo PO Box 60510 Los Angeles, CA 90060	9/11/08	2003 BMW 745, LI, \$25,000
Countrywide Home Loans Attn: Bankruptcy PO Box 660625 Dallas, TX 75266	2008	Home and land located at: 11 N. Park Row, Unit D Cape Charles, VA

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Terry M. Duncan 1100 Independence Tower 4801 E. Independence Blvd. Charlotte, NC 28212	July & Aug	\$1,995.00

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Bank of America Attn: Bankruptcy Po Box 650260 Dallas, TX 75265-0260	Business Account, 7970	2/2008 \$419.00
Bank of America PO Box 25118 Tampa, FL 33622-5118	Business Checking 3006, negative \$106	negative \$106, 9/10/08
BB&T Attn: Bankruptcy PO Box 996 223 West Nash St. Wilson, NC 27894	Money Market 7324, \$184.04	\$184.04, June 2008

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
Bank of America Attn: Bankruptcy Po Box 650260 Dallas, TX 75265-0260	5/29/08	\$4003.13

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
221 Circle Ave Charlotte, NC 28207	Nathan Kennedy	8/05-1/07
1420 Cyon Street Charlotte, NC 28205	Nathan Kennedy	1/07-1/08
2500 Cranbrook Ln. #8, Charlotte, NC 29207	Nathan Kennedy	1/2008 to 9/2008

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

None

- ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Laurus Funding Group	20-2891924	724 Pierson Dr Charlotte, NC 28205	Mortgage company	5/05-Present
Laurus Realty Group LLC	20-5752922	724 Pierson Dr Charlotte, NC 28205	Real Estate	10/06-12/07
The Laurus Companies	20-5754705	724 Pierson Dr Charlotte, NC 28205	Parent company	10/06-12/07 - Never conducted business
Laurus Insurance	20-5753174	724 Pierson Dr Charlotte, NC 28205	Insurance Sales	1/06-12/07 Never conducted business
Laurus Consulting, LLC	20-575-3174	724 Pierson Dr Charlotte, NC 28205	Consulting	1/06-12/07 Never conducted business
NTK I LLC	xxxxx2248	724 Pierson Dr Charlotte, NC 28205	Real estate	11/04-12/07
T. Salvatore & Co.	xxxxxx2248	724 Pierson Dr Charlotte, NC 28205	Real estate	10/2005-12/06
Coastal Venture Group	xxxxx2248	724 Pierson Dr Charlotte, NC 28205	Real estate	10/2005-12/2006
Pacific Capital Mortgage	xxxxx2248	724 Pierson Dr Charlotte, NC 28205	Mortgage Brokerage	1/05-5/05
Laurus Builders, LLC	20-5754830	724 Pierson Dr Charlotte, NC 28205	Contractor	1/06-present
Kennedy Marketing Systems	26-1550613	724 Pierson Dr Charlotte, NC 28205	Marketing	12/07-present
Hawthorne Investment Group LLC	56-2516584	613 Hawthorne lane Charlotte, NC 28204	Investment	??? - 2005
Coastal Security Services, Inc.	unknown	unknown	property management - accountant was to have set up as corporation but does not exist on NC Secretary of State website and there are no tax returns prepared by the accountant	2003 - 2004
Tranquil Surf, Inc.	unknown	unknown	Surf shop - never operated	2003-2004

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

Tax Depot, LLC
PO Box 1078
Dunkirk, MD 20754-1078

Nathan Kenendy
2500 Cranbrook, Apt 8
Charlotte, NC 28207

DATES SERVICES RENDERED

2004 - 2006 for all Laurus companies and T Salvatore

2007 - 2008 Mr. Kennedy has records for Kennedy Marketing Systems, Laurus Funding and Laurus Builders

None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

Tax Depot, LLC

ADDRESS

PO Box 1078
Dunkirk, MD 20754-1078

DATES SERVICES RENDERED

August 2007

None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

HUD-FHA
US Dept of Housing and Urban Development
Washington, DC 20410

NC Building Commission
3739 National Drive, Ste. 225
Raleigh, NC 27612

DATE ISSUED

6/07

9/07

20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
John McDonald	Coastal Venture Group Unknown	2006
Peter Mullen	Hawthorne Investment Group Unknown	2005
T. Salvatore	T. Salvatore & Co. 7387 Tallwood Denver, NC 28037	2006 - Debtor withdrew
Matthew Broughton	Coastal Security Services, Inc and Tranquil Surf, Unknown	2004

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 25, 2008

Signature /s/ Nathan Taylor Kennedy
Nathan Taylor Kennedy
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

In re Nathan Taylor Kennedy

Debtor(s)

Case No. _____

STATEMENT OF FINANCIAL AFFAIRS

Attachment A

The following were partnerships that Nathan Kennedy ultimately owned 100%. Most were set-up to be owned by Nathan Kennedy, individually, and one of the Laurus entities that Kennedy owned 100%.

- Laurus Builders, LLC
- Laurus Realty Group, LLC
- Laurus Insurance, LLC
- The Laurus Companies, LLC
- Laurus Consulting, LLC

Kennedy owns or owned 100% of all the entities on SOFA 18 except for the following which he was a partner:

- T. Salvatore & Co.
- Coastal Venture Group
- Hawthorne Investment Group
- Coastal Security Services, Inc.
- Tranquil Surf, Inc.

Form 8
(10/05)

**United States Bankruptcy Court
Western District of North Carolina**

In re **Nathan Taylor Kennedy**

Debtor(s)

Case No.

Chapter **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- ☐ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- ☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- ☐ I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Home and Land Located at: 400 McDonald Ave Charlotte, NC 28203 WILL SURRENDER	Adsol Construction, Inc.	X			
Residence and Land Located at: 2500 Cranbrook Lane, #8 Charlotte, NC 28207 WILL SURRENDER	American Servicing Company	X			
Home and Land Located at: 221 Circle Ave Charlotte, NC 28207 WILL SURRENDER-Home is only partially completed	BB&T	X			
Residence and Land Located at: 2500 Cranbrook Lane, #8 Charlotte, NC 28207 WILL SURRENDER	Citibank	X			
Home and Land Located at: 400 McDonald Ave Charlotte, NC 28203 WILL SURRENDER	City County Tax Collector	X			
Residence and Land Located at: 2500 Cranbrook Lane, #8 Charlotte, NC 28207 WILL SURRENDER	City County Tax Collector	X			
Home and Land Located at: 221 Circle Ave Charlotte, NC 28207 WILL SURRENDER-Home is only partially completed	City County Tax Collector	X			
Home and Land Located at: 11 N. Park Row, Unit D Cape Charles, VA Foreclosed	Countrywide Home Loans	X			

Form 8 Cont.
(10/05)

In re **Nathan Taylor Kennedy**
Debtor(s)

Case No. _____

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Home and Land Located at: 11 N. Park Row, Unit D Cape Charles, VA Foreclosed property - deficiency amount unknown	Countrywide Home Loans	X			
Home and Land Located at: 400 McDonald Ave Charlotte, NC 28203 WILL SURRENDER	National City	X			
Home and Land Located at: 22365 Plum Tree Rd Cape Charles, VA Foreclosed home - deficiency amount unknown	National City Mortgage	X			
Home and Land Located at: 11 N. Park Row, Unit D Cape Charles, VA Foreclosed	Park Place Condo Assoc.	X			
Home and Land Located at: 221 Circle Ave Charlotte, NC 28207 WILL SURRENDER-Home is only partially completed	The Building Center	X			
Residence and Land Located at: 2500 Cranbrook Lane, #8 Charlotte, NC 28207 WILL SURRENDER	The Villages of Eastover/Meca	X			
Home and Land Located at: 28 Tropicana Pkwy, Unit E Cape Coral, FL WILL SURRENDER	Wells Fargo	X			
2003 BMW 745 Li VIN# WBAGN63403DR09089 92,000 miles WILL SURRENDER	Wells Fargo	X			

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
Coaching contract @ \$997 per month, contract expires 12/2009, currently 7 months behind	Craig Proctor Productions	
Fax Machine lease @ \$67.70 per month, lease expires 1/2010, currently 2 months behind	IKON Financial Services	

Form 8 Cont.
(10/05)

In re **Nathan Taylor Kennedy**
Debtor(s)

Case No. _____

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
Fitness Trainer @ \$400 per month, contract expires 9/2008, currently 4 months behind	Professional Fitness	
Computers lease @ \$614.05 per month, lease expires 8/2009, currently 2 months behind	Time Payment Group	

Date **September 25, 2008**

Signature **/s/ Nathan Taylor Kennedy**
Nathan Taylor Kennedy
Debtor

United States Bankruptcy Court
Western District of North Carolina

In re Nathan Taylor Kennedy

Debtor(s)

Case No.

Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>1,995.00</u>
Prior to the filing of this statement I have received.....	\$	<u>1,995.00</u>
Balance Due.....	\$	<u>0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm.
A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding. Certain post petition filing fees are not included, see the attorney client contract for details.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: September 25, 2008

/s/ Terry M. Duncan NC #

Terry M. Duncan NC # 22704

Terry M. Duncan

1100 Independence Tower

4801 E. Independence Blvd.

Charlotte, NC 28212

704-563-1224

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Terry M. Duncan NC # 22704

Printed Name of Attorney

Address:

**1100 Independence Tower
4801 E. Independence Blvd.
Charlotte, NC 28212
704-563-1224**

X **/s/ Terry M. Duncan NC #**

Signature of Attorney

**September 25,
2008**

Date

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Nathan Taylor Kennedy

Printed Name(s) of Debtor(s)

Case No. (if known)

X **/s/ Nathan Taylor Kennedy**

Signature of Debtor

X

Signature of Joint Debtor (if any)

**September 25,
2008**

Date

Date

**United States Bankruptcy Court
Western District of North Carolina**

In re **Nathan Taylor Kennedy**
Debtor(s)

Case No. _____
Chapter **7**

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **September 25, 2008**

/s/ Nathan Taylor Kennedy
Nathan Taylor Kennedy
Signature of Debtor

Adsol Construction
c/o Erwin & Eleazer
831 E. Morehead Street
Ste 840
Charlotte, NC 28202

Adsol Construction, Inc.
c/o Erwin and Eleazer, PA
831 E. Morehead Street
Ste 840
Charlotte, NC 28202

All Pro Plumbing
Attn: Bankruptcy
13000 F South Tryon St, Box 156
Charlotte, NC 28278

American Express
Attn: Bankruptcy
Po Box 650448
Dallas, TX 75265

American Express
PO Box 981532
El Paso, TX 79998

American Garage Door
Attn: Bankruptcy
11028 Bailey Road, Suite A
Cornelius, NC 28031

American Servicing Company
Attn: Bankruptcy
PO Box 10388
Des Moines, IA 50306-0388

AMO Recoveries
PO Box 926200
Norcross, GA 30010-6200

ANEC
Attn: Bankruptcy
PO Box 290
Tasley, VA 23441

ART
Attn: Bankruptcy
1150 Calle Cordillera
Ste B
San Clemente, CA 92673

Bank of America
Attn: Bankruptcy
Po Box 15710
Wilmington, DE 19886

Bank of America
PO Box 15726
Wilmington, DE 19886-5726

Bank of America
PO Box 15710
Wilmington, DE 19886-5710

Bank of America
PO Box 25118
Tampa, FL 33622-5118

BB&T
Attn: Bankruptcy
PO Box 580302
Charlotte, NC 28258

Brinks Home Security
Attn: Bankruptcy
PO Box 70834
Charlotte, NC 28272

Brock & Scott
5919 Oleander Dr. #200
Arboretum Center Bldg. #2
Wilmington, NC 28403

Capstone Financial Mgmt
Attn: Bankruptcy
PO Box 674257
Marietta, GA 30006

Carolina Computer Partners
Attn: Bankruptcy
8929 JM Keynes Dr
Ste 10
Charlotte, NC 28262

Christopher DeBlauw
Attn: Bankruptcy
1055 Dorsey Rd
Glen Burnie, MD 21061

Citi Business
Att; Bankruptcy
PO Box 183062
Columbus, OH 43218

Citibank
Att; Bankruptcy
Po Box 6000
The Lakes, NV 89663

City County Tax Collector
Attn: Bankruptcy
PO Box 31637
Charlotte, NC 28231

City of Charlotte
Attn: Bankruptcy
PO Box 33831
Charlotte, NC 28233

Clean X Corp.
PO Box 1110
Cornelius, NC 28031

Clerk of Court
Civil Judgments
PO Box 37971
Charlotte, NC 28237

Clerk of Court Broward County
Civil Judgments
201 SE 6th Street
Fort Lauderdale, FL 33301

CMCS
822 E. Grand River Ave.
Brighton, MI 48116-1802

Community Mtg. Network of FL
Attn: Bankruptcy
400 SE 6th Street
Fort Lauderdale, FL 33301

Compudactor
Attn: Bankruptcy
3809 Independence Blvd
Charlotte, NC 28205

Countrywide Home Loans
Attn: Bankruptcy
PO Box 660625
Dallas, TX 75266

Craig Proctor Productions
Attn: Bankruptcy
11 Stellar Drive
Newmarket, Ontario, Canada L3Y-7B8

DHL Express
Attn: Bankruptcy
14097 Collection Center Dr
Chicago, IL 60693

Duke Energy
Attn: Bankruptcy
PO Box 70515
Charlotte, NC 28272

FannieMae
Attn: Lockbox 403207
6000
Feldwood Road
Atlanta, GA 30349

FedEx
Attn: Bankruptcy
PO Box 371461
Pittsburgh, PA 15250

First American Flood Data
Attn: Bankruptcy
11902 Burnet Rd
Ste 400
Austin, TX 78758

Fitzpatrick Engineering
Attn: Bankruptcy
19520 W. Catwaba Ave
Suite 311
Cornelius, NC 28031

Florida Default Law Group
Attn: Bankruptcy
9119 Corporate Lake Dr
3rd Floor
Tampa, FL 33654

Geico
One Geico Plaza
Bethesda, MD 20810-0001

Genworth Financial
Attn: Bankruptcy
PO box 277231
Atlanta, GA 30384

Hanover Ins. Group
Attn: Bankruptcy
PO Box 4031
Woburn, MA 01888

Hawaiian Telecom
Attn: Bankruptcy
PO Box 30770
Honolulu, HI 96820

Household Bank
Attn: Bankruptcy
PO Box 5222
Carol Stream, IL 60197

Hutchens, Senter & Britton, PA
Attn: Bankruptcy
4317 Ramsey Street
Fayetteville, NC 28311

Hutchens, Senter & Britton, PA
Attn: Bankruptcy
PO Box 2505
Fayetteville, NC 28302

IKON Financial Services
Attn: Bankruptcy
PO Box 740540
Atlanta, GA 30374

Kathy Rose
Attn: Bankruptcy
19007 Callaway Hills
Davidson, NC 28036

Landsafe
Attn: Bankruptcy
PO Box 650530
Dallas, TX 75265

Law Offices of Ross Gelfand, LLC
PO Box 1870
Roswell, GA 30077

Maya Appraisal Srvs.
Attn: Bankruptcy
PO Box 1292
Holly Springs, NC 27540

Mecklenburg County Land Us & Enviro. Svc
Attn: Bankruptcy
PO Box 31637
Charlotte, NC 28231

Mecklenburg County Tax Collector
Attn: Bankruptcy
PO Box 31637
Charlotte, NC 28231

Meyer Residential Appraisals, Inc.
EC Meyer
PO Box 1292
Holly Springs, NC 27540

Montgomery Ins.
Attn: Bankruptcy
PO Box 2056
Keene, NH 03431

National City
Attn: Bankruptcy
PO Box 1821
Dayton, OH 45482

National City Mortgage
Attn: Bankruptcy
PO Box 533540
Atlanta, GA 30353

National City Mortgage
3232 Newark Drive
Miamisburg, OH 45342

Nationwide Credit
Attn: Bankruptcy
3600 E. University Dr
Ste B 1350
Phoenix, AZ 85034

NCO Financial System/Pauahi Tower
Attn: Bankruptcy
1003 Bishop Street
Ste 480
Honolulu, HI 96813

NCO Financial Systems, Inc.
PO Box 965
Brookfield, WI 53008-0965

North Shore Market Place
Attn: Bankruptcy
PO Box 3467
Honolulu, HI 96801

Osborne Brothers
Attn: Bankruptcy
PO Box 2103
Huntersville, NC 28070

Paetec
Attn: Bankruptcy
600 Willow Brook Office
Fairport, NY 14450

Park Place Condo Assoc.
Attn: Sid Markwith
11739 Ridgeway Park Dr.
Charlotte, NC 28277

PAT Live
Attn: Bankruptcy
2639 N. Monroe Street
Cedars Blvdg B, Suite 200
Tallahassee, FL 32303

Peerless Ins. Company
Attn: Bankruptcy
62 Maple Ave
Keene, NH 03431

Piedmont Natural Gas
Attn: Bankruptcy
PO Box 533500
Atlanta, GA 30353

Pro Consulting Services, Inc.
Collections Division
PO Box 66768
Houston, TX 77266-6768

Professional Fitness
Attn: Bankruptcy
7413 Six Forks Rd
Suite 363
Raleigh, NC 27615

Professional Recovery
Att; Bankruptcy
PO Box 51187
Durham, NC 27717-1187

Progressive Lighting/Lee Lighting
PO Box 999
Braselton, GA 30517-0017

Rallings & Assoc./The Building Place
Attn: Bankruptcy
3121 Spring Bank Lane
STE C
Charlotte, NC 28226

Rice Appraisal Group
Attn: Bankruptcy
1848 Briarcrest Dr
Charlotte, NC 28269

RMS
4836 Brecksville Rd.
PO Box 509
Richfield, OH 44286

Roofing Supply of Charlotte
1600 Westinghouse Blvd.
Charlotte, NC 28273

Samuel I. White, PC
Attorneys and Counselors at Law
5040 Corporate Woods Drive, Suite 120
Virginia Beach, VA 23462

Shapiro and Burser
Attn: Bankruptcy
236 Clearfield Ave, Ste 215
Virginia Beach, VA 23462

Shapiro and Burser
Attn: Bankruptcy
236 Clearfield Ave
Suite 215
Virginia Beach, VA 23462

State of Hawaii
State Tax Collector
PO Box 259
Honolulu, HI 96809

Steve Rizzolo Lawn & Home Srvc
Attn: Bankruptcy
513 NW 27th Terr.
Cape Coral, FL 33993

Stock Building Supply
Attn: Bankruptcy
8800 Monroe Rd
Charlotte, NC 28212

Stock Building Supply
8020 Arco Corporate Drive
Raleigh, NC 27617

Suntrust Bank
Attn: Bankruptcy
Po Box 26202
Richmond, VA 23260

Tax DePot, LLC
Attn: Bankruptcy
2960-B Penwick Lane
Dunkirk, MD 20754

Tek Collect, Inc.
Attn: Bankruptcy
PO Box 26390
Columbus, OH 43226

The Building Center
c/o Thomas Rallings, Jr & James Fretwell
Ralling & Associates, PLLC
3121 Springbank Lane, Suite C
Charlotte, NC 28226

The Remodeling Guy, Inc.
6304 Robinson Church Road
Charlotte, NC 28215

The Rhinoceros Times
Attn: Bankruptcy
PO Box 1243
Charlotte, NC 28201

The Villages of Eastover/Meca
Attn: Bankruptcy
1815 S. Tryon Street, STE D
Charlotte, NC 28203

Thor and Heather Colbert
12821 Thistlebrook Lane
Huntersville, NC 28078

Time Payment Corp
Attn: Bankruptcy
PO Box 3069
Woburn, MA 01888

Time Payment Group
Attn: Bankruptcy
PO Box 3069
Woburn, MA 01888

titanium Solutions
5225 W Wiley Post Way, Suite 150
Salt Lake City, UT 84116

Town of Cape Charles
Attn: Utility Building
2 Plum Street
Cape Charles, VA 23310

Transworld Systems
Attn: Bankruptcy
8801 JM Keynes Dr
Ste 300
Charlotte, NC 28262

Turn Key Drywall
Attn: Bankruptcy
4609 Old Mill Rd.
Gastonia, NC 28056

United Recovery Systems, LP
PO Box 722910
Houston, TX 77272-2910

Vann & Sheridan, LLP
PO Box 2445
Raleigh, NC 27602

Wells Fargo
Attn: Bankruptcy
PO Box 11701
Newark, NJ 07101

Wells Fargo
Attn: Bankruptcy
PO Box 60510
Los Angeles, CA 90060

B22A (Official Form 22A) (Chapter 7) (01/08)

In re **Nathan Taylor Kennedy**
 Debtor(s)
 Case Number: _____
 (If known)

According to the calculations required by this statement:

☐ **The presumption arises.**

☒ **The presumption does not arise.**

(Check the box as directed in Parts I, III, and VI of this statement.)

**CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME
AND MEANS-TEST CALCULATION**

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. EXCLUSION FOR DISABLED VETERANS AND NON-CONSUMER DEBTORS

1A	<p>If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p>If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input checked="" type="checkbox"/> Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.</p>

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

2	<p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.</p> <p>b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only column A ("Debtor's Income") for Lines 3-11.</p> <p>c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</p> <p>d. <input type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</p>														
	<p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>	Column A	Column B												
3	Gross wages, salary, tips, bonuses, overtime, commissions.	Debtor's Income	Spouse's Income												
4	<p>Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.</p> <table border="1" style="width: 100%;"> <thead> <tr> <th></th> <th>Debtor</th> <th>Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td>\$</td> <td>\$</td> </tr> <tr> <td>b. Ordinary and necessary business expenses</td> <td>\$</td> <td>\$</td> </tr> <tr> <td>c. Business income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </tbody> </table>		Debtor	Spouse	a. Gross receipts	\$	\$	b. Ordinary and necessary business expenses	\$	\$	c. Business income	Subtract Line b from Line a		\$	\$
	Debtor	Spouse													
a. Gross receipts	\$	\$													
b. Ordinary and necessary business expenses	\$	\$													
c. Business income	Subtract Line b from Line a														
5	<p>Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</p> <table border="1" style="width: 100%;"> <thead> <tr> <th></th> <th>Debtor</th> <th>Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td>\$</td> <td>\$</td> </tr> <tr> <td>b. Ordinary and necessary operating expenses</td> <td>\$</td> <td>\$</td> </tr> <tr> <td>c. Rent and other real property income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </tbody> </table>		Debtor	Spouse	a. Gross receipts	\$	\$	b. Ordinary and necessary operating expenses	\$	\$	c. Rent and other real property income	Subtract Line b from Line a		\$	\$
	Debtor	Spouse													
a. Gross receipts	\$	\$													
b. Ordinary and necessary operating expenses	\$	\$													
c. Rent and other real property income	Subtract Line b from Line a														
6	Interest, dividends, and royalties.	\$	\$												

7	Pension and retirement income.	\$	\$												
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.	\$	\$												
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 40%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 20%; text-align: center;">Debtor \$</td> <td style="width: 40%; text-align: center;">Spouse \$</td> </tr> </table>	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$	\$	\$									
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$													
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 40%;"></th> <th style="width: 10%; text-align: center;">Debtor</th> <th style="width: 10%; text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table> Total and enter on Line 10			Debtor	Spouse	a.		\$	\$	b.		\$	\$	\$	\$
		Debtor	Spouse												
a.		\$	\$												
b.		\$	\$												
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$	\$												
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$	\$												

Part III. APPLICATION OF § 707(b)(7) EXCLUSION

13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: _____ b. Enter debtor's household size: _____	\$
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. <input type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.	

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)

16	Enter the amount from Line 12.	\$												
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero. <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 10%; text-align: center;">a.</td> <td style="width: 50%;"></td> <td style="width: 40%; text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td></td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">d.</td> <td></td> <td style="text-align: center;">\$</td> </tr> </table> Total and enter on Line 17	a.		\$	b.		\$	c.		\$	d.		\$	\$
a.		\$												
b.		\$												
c.		\$												
d.		\$												
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$												

Part V. CALCULATION OF DEDUCTIONS FROM INCOME**Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)**

19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$																								
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.	\$																								
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: left;">Household members under 65 years of age</th> <th colspan="3" style="text-align: left;">Household members 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td style="width: 5%;">a1.</td> <td style="width: 40%;">Allowance per member</td> <td style="width: 15%;"></td> <td style="width: 5%;">a2.</td> <td style="width: 40%;">Allowance per member</td> <td style="width: 15%;"></td> </tr> <tr> <td>b1.</td> <td>Number of members</td> <td></td> <td>b2.</td> <td>Number of members</td> <td></td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td></td> <td>c2.</td> <td>Subtotal</td> <td></td> </tr> </tbody> </table>			Household members under 65 years of age			Household members 65 years of age or older			a1.	Allowance per member		a2.	Allowance per member		b1.	Number of members		b2.	Number of members		c1.	Subtotal		c2.	Subtotal	
Household members under 65 years of age			Household members 65 years of age or older																							
a1.	Allowance per member		a2.	Allowance per member																						
b1.	Number of members		b2.	Number of members																						
c1.	Subtotal		c2.	Subtotal																						
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$																								
20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.	\$																								
<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 5%;">a.</td> <td style="width: 55%;">IRS Housing and Utilities Standards; mortgage/rental expense</td> <td style="width: 40%;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td>Subtract Line b from Line a.</td> </tr> </tbody> </table>			a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$	c.	Net mortgage/rental expense	Subtract Line b from Line a.															
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c.	Net mortgage/rental expense	Subtract Line b from Line a.																								
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:	\$																								
22A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more. If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$																								
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$																								

23	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p><input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.</p> <table border="1"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
24	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.</p> <table border="1"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
25	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>	\$									
26	<p>Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.</p>	\$									
27	<p>Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</p>	\$									
28	<p>Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.</p>	\$									
29	<p>Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>	\$									
30	<p>Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.</p>	\$									
31	<p>Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.</p>	\$									
32	<p>Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.</p>	\$									
33	<p>Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.</p>	\$									

Subpart B: Additional Living Expense Deductions**Note: Do not include any expenses that you have listed in Lines 19-32**

34	<p>Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.</p> <table border="1" data-bbox="198 367 1117 478"> <tr> <td>a.</td> <td>Health Insurance</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td>\$</td> </tr> </table> <p>Total and enter on Line 34.</p> <p>If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:</p> <p>\$</p>	a.	Health Insurance	\$	b.	Disability Insurance	\$	c.	Health Savings Account	\$	<p>\$</p>
a.	Health Insurance	\$									
b.	Disability Insurance	\$									
c.	Health Savings Account	\$									
35	<p>Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.</p>	<p>\$</p>									
36	<p>Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.</p>	<p>\$</p>									
37	<p>Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.</p>	<p>\$</p>									
38	<p>Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.</p>	<p>\$</p>									
39	<p>Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.</p>	<p>\$</p>									
40	<p>Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).</p>	<p>\$</p>									
41	<p>Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40</p>	<p>\$</p>									

Subpart C: Deductions for Debt Payment

42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.				
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	
	a.		\$	<input type="checkbox"/> yes <input type="checkbox"/> no	
			Total: Add Lines		\$
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.				
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount		
	a.		\$		
			Total: Add Lines		\$
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.				\$
45	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.				
	a.	Projected average monthly Chapter 13 plan payment.	\$		
	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x		
	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b		\$
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.				\$

Subpart D: Total Deductions from Income

47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.	\$
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Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION

48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	\$
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$
52	Initial presumption determination. Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount set forth on Line 51 is more than \$10,950 Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55).	
53	Enter the amount of your total non-priority unsecured debt	\$
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$

55	<p>Secondary presumption determination. Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.</p> <p><input type="checkbox"/> The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.</p>
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Part VII. ADDITIONAL EXPENSE CLAIMS

56	<p>Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.</p>	
	Expense Description	Monthly Amount
	a.	\$
	b.	\$
	c.	\$
	d.	\$
	Total: Add Lines a, b, c, and d	
		\$

Part VIII. VERIFICATION

57	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i></p> <p style="display: flex; justify-content: space-between;"> Date: <u>September 25, 2008</u> Signature: <u>/s/ Nathan Taylor Kennedy</u> Nathan Taylor Kennedy (Debtor) </p>	
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